

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

Foor, Kevin S.

Case No. 19-70130-JAD

Reporting Period: July 2020

**MONTHLY OPERATING REPORT
(INDIVIDUAL WAGE EARNERS)**

File with Court and submit copy to United States Trustee within 14 days after end of month

Submit copy of report to any official committee appointed in the case.

REQUIRED DOCUMENTS	Form No.	Document Attached	Explanation Attached
Schedule of Cash Receipts and Disbursements	MOR-1 (INDV)		
	MOR-1 (INDV)		
Schedule of Cash Receipts and Disbursements - continuation	(CONT)		
Bank Reconciliation		X	
Copies of bank statements		X	
Cash disbursements journals			
Copies of tax returns filed during reporting period			
Summary of Unpaid Postpetition Debts	MOR- 4		
Debtor Questionnaire	MOR- 5		

I declare under penalty of perjury (28 U.S.C. Section 1746) that the documents attached to this report are true and correct to the best of my knowledge and belief.

K S Foor
Signature of Debtor

8-12-2020
Date

Signature of Joint Debtor

Date

Signature of Preparer

Date

Printed Name of Preparer

FORM MOR (INDV)
(10/00)

Foor, Kevin S.

Debtor

Case No. 19-70130-JAD

Reporting Period: July 2020

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. Attach the bank statements and a detailed list of all disbursements made during the report period that includes the date, the check number, the payee, the transaction description, and the amount. A bank reconciliation must be attached for each account.

	Current Month Actual	Cumulative Filing to Date Actual
Cash - Beginning of Month	2557.53	8010.68
RECEIPTS		
Wages (Net)	6686.10	96394.25
Interest and Dividend Income	0	0
Alimony and Child Support	0	0
Social Security and Pension Income	0	0
Sale of Assets	0	0
Other Income (attach schedule)	60.00	0
Total Receipts	6746.10	107,628.69
DISBURSEMENTS		
ORDINARY ITEMS:		
Mortgage Payment(s)	2495.00	28695.00
Rental Payment(s)	0	0
Other Secured Note Payments	0	0
Utilities	2062.96	15804.88
Insurance	738.72	1448.94
Auto Expense	944.47	8824.45
Lease Payments	0	0
IRA Contributions	0	0
Repairs and Maintenance	0	375.00
Medical Expenses	318.49	2979.83
Household Expenses	720.01	17,657.15
Charitable Contributions	0	0
Alimony and Child Support Payments	0	0
Taxes - Real Estate	0	29.40
Taxes - Personal Property	0	0
Taxes - Other (attach schedule)	350.00	3180.43
Travel and Entertainment	0	184.09
Gifts	0	0
Other (attach schedule)	370.04	8634.58
Total Ordinary Disbursements	8009.69	104,197.68
REORGANIZATION ITEMS:		
Professional Fees	0	0
U. S. Trustee Fees	650.00	2925.00
Other Reorganization Expenses (attach schedule)	0	0
Total Reorganization Items	650.00	2925.00
Total Disbursements (Ordinary + Reorganization)	8659.69	107,122.73
Net Cash Flow (Total Receipts - Total Disbursements)	-1913.59	505.91
Cash - End of Month (Must equal reconciled bank statement)	643.94	7312.38

FORM MOR-1(INDV)

(9/99)

Foor, Kevin S.

Debtor

Case No. 19-70130-JAD

Reporting Period: July 2020

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS - continuation sheet

BREAKDOWN OF "OTHER" CATEGORY	Current Month Actual	Cumulative Filing to Date Actual
<u>Other Income</u>		
Cash Deposit	60.00	
<u>Other Taxes</u>		
Comm. & PA	150.00	
payment to IRS	200.00	
<u>Other Ordinary Disbursements</u>		
Credit Card	370.04	
<u>Other Reorganization Expenses</u>		

Foor, Kevin S.

Debtor

Reporting Period: July 2020

Case No. 19-70130-JAD

STATUS OF POSTPETITION TAXES

The beginning tax liability should be the ending liability from the prior month or, if this is the first report, the amount should be zero. Attach photocopies of IRS Form 6123 or payment receipt to verify payment or deposit of federal payroll taxes. Attach photocopies of any tax returns filed during the reporting period.

	Beginning Tax Liability	Amount Withheld or Accrued	Amount Paid	Date Paid	Check No. or EFT	Ending Tax Liability
Federal:	0	0	0	0	0	0
Withholding	0	0	0	0	0	0
FICA-Employee	0	0	0	0	0	0
FICA-Employer	0	0	0	0	0	0
Unemployment	0	0	0	0	0	0
Income	0	0	0	0	0	0
Other:	0	0	0	0	0	0
Total Federal Taxes	0	0	0	0	0	0
State and Local	0	0	0	0	0	0
Withholding	0	0	0	0	0	0
Sales	0	0	0	0	0	0
Excise	0	0	0	0	0	0
Unemployment	0	0	0	0	0	0
Real Property	0	0	0	0	0	0
Personal Property	0	0	0	0	0	0
Other:	0	0	0	0	0	0
Total State and Local	0	0	0	0	0	0
Total Taxes	0	0	0	0	0	0

SUMMARY OF UNPAID POSTPETITION DEBTS

Attach aged listing of accounts payable.

	Number of Days Past Due					Total
	Current	0-30	31-60	61-90	Over 90	
Accounts Payable	0	0	0	0	0	0
Wages Payable	0	0	0	0	0	0
Taxes Payable	0	0	0	0	0	0
Rent/Leases-Building	0	0	0	0	0	0
Rent/Leases-Equipment	0	0	0	0	0	0
Secured Debt/Adequate Protection Payments	0	0	0	0	0	0
Professional Fees	0	0	0	0	0	0
Amounts Due to Insiders*	0	0	0	0	0	0
Other:	0	0	0	0	0	0
Other:	0	0	0	0	0	0
Total Postpetition Debts	0	0	0	0	0	0

Explain how and when the Debtor intends to pay any past-due postpetition debts.

*"Insider" is defined in 11 U.S.C. Section 101(31).

FORM MOR-4
(9/99)

8/9/2020

Case 19-70130-JAD Doc 97

Filed 08/17/20



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

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Account Activity

Date	Description	Category	Check	Deposits	Withdrawals	Balance
7/3/2020	60992 PIN PUR 07/03 12:32 BATH & BODY WORK ALTOONA PA 43847201 060992 ~5999	Misc. Specialty Retail			(\$88.51)	\$2,076.69
7/3/2020	853325 PIN PUR 07/03 13:40 KOHLS 0970 213 S ALTOONA PA 99999999 853325 ~5311	Retail Store			(\$94.04)	\$2,165.20
7/3/2020	81243 POS PUR 07/01 18:21 DISH NETWORK-ONE 800-333- 3474 CO 00010001 061~4899	Cable, Satellite, and Ot...			(\$180.15)	\$2,259.24
7/2/2020	254869 POS PUR 07/02 08:42 SHEETZ 0023 EVERETT PA 08081001 254869 ~5542	Fuel			(\$40.50)	\$2,439.39
6/30/2020	600806 PIN PUR 06/29 18:19 TRACTOR SUPPLY # HUNTINGDON PA 99999999 60080~5599	UNCATEGORIZED			(\$19.60)	\$2,479.89
6/29/2020	931940 PIN PUR 06/27 17:58 KOHLS 0987 17145 HAGERSTOWN MD 99999999 93194~5311	Retail Store			(\$7.13)	\$2,499.49
6/29/2020	40069 POS PUR 06/26 14:57 MILE LEVEL FARM BEDFORD PA 75281072 040069 ~5411	Food			(\$24.86)	\$2,506.62
6/29/2020	383860 POS PUR 06/29 07:14 SHEETZ 0023 EVERETT PA 08081001 383860 ~5542	Fuel			(\$34.03)	\$2,531.48
6/29/2020	AAA LIFE INS PREM XXXXXX8873 ALAN	UNCATEGORIZED			(\$49.49)	\$2,565.51
6/29/2020	COMMWLTHOFPA ITS PAINTPLAN XXXXX1990	UNCATEGORIZED			(\$75.00)	\$2,615.00
6/29/2020	667038 PIN PUR 06/27 17:26 ANN TAYLOR FACTO HAGERSTOWN MD 03137306 66703~5631	Misc. Specialty Retail			(\$174.78)	\$2,690.00
6/29/2020	75770 POS PUR 06/27 22:17 DISH NETWORK-ONE 800-333- 3474 CO 00010001 075~4899	Cable, Satellite, and Ot...			(\$194.99)	\$2,864.78
6/26/2020	64716 POS PUR 06/25 18:27 ORIGINAL ITALIAN 814-6525135 PA 76231127 0647~5612	Restaurants			(\$24.50)	\$3,059.77
6/26/2020	511777 PIN PUR 06/26 16:16 EVERETT IGA EVERETT PA 68839201 511777 ~5411	Food			(\$230.40)	\$3,084.27
6/26/2020	569804 PIN PUR 06/26 15:23 WAL-MART #1684 EVERETT PA 24168401 569804 ~5411	Food			(\$249.31)	\$3,314.67
6/26/2020	39000 CL CRESSLE DIR DEP 919	UNCATEGORIZED		\$3,343.05		\$3,563.98
6/25/2020	145633 PIN PUR 06/25 08:24 EVERETT IGA EVERETT PA 68839201 145633 ~5411	Food			(\$6.89)	\$220.93

Date	Description	Category	Check	Deposits	Withdrawals	Balance
7/14/2020	Check	UNCATEGORIZED	 0000000659		(\$50.00)	\$3,282.11
7/14/2020	38838 POS PUR 07/13 13:22 BROTHERS PIZZA & 814- 3649817 PA 75928786 0388~5812	Restaurants			(\$70.01)	\$3,332.11
7/13/2020	838336 PIN PUR 07/12 14:39 SHELL SERVICE ST EVERETT PA 87168801 838336 ~5541	Fuel			(\$10.36)	\$3,402.12
7/13/2020	10209 PIN PUR 07/11 16:58 WAL- MART #1684 EVERETT PA 16840046 D54384 ~5310	Discount Stores			(\$62.98)	\$3,412.48
7/13/2020	COMMWLTHOFFPA ITS PAINSTPLAN XXXXX1990	UNCATEGORIZED			(\$75.00)	\$3,475.46
7/10/2020	39000 CL CRESSLE DIR DEP 919	UNCATEGORIZED		\$3,343.05		\$3,550.46
7/8/2020	ERIE LIFE INSUR PREM P 2AT1016284	UNCATEGORIZED			(\$127.51)	\$207.41
7/8/2020	ERIE INS GROUP ERIEXSPAY QXXXXX9846	UNCATEGORIZED			(\$444.42)	\$334.92
7/7/2020	725269 POS PUR 07/07 07:28 SHEETZ 0023 EVERETT PA 08081001 725269 ~5542	Fuel			(\$35.01)	\$779.34
7/7/2020	CARDMEMBER SERV ELECT PYMT *****7755	UNCATEGORIZED			(\$107.00)	\$814.35
7/7/2020	West Penn Power CHECK PYMT 0658	UNCATEGORIZED			(\$220.81)	\$921.35
7/7/2020	VERIZON FINANCIA PAYMENTS 0657	UNCATEGORIZED			(\$700.00)	\$1,142.16
7/6/2020	817425 POS PUR 07/04 15:53 SHEETZ 0023 EVERETT PA 08081001 817425 ~5542	Fuel			(\$32.00)	\$1,842.16
7/6/2020	87878 POS PUR 07/03 23:47 APPLEBEES ALTO92 ALTOONA PA 19 087878 ~5812	Restaurants			(\$60.48)	\$1,874.16
7/6/2020	Deposit	UNCATEGORIZED		\$60.00		\$1,934.64
7/3/2020	35152 POS PUR 07/02 14:25 ORIGINAL ITALIAN 814-6525135 PA 76231127 0351~5812	Restaurants			(\$32.18)	\$1,874.64
7/3/2020	459029 PIN PUR 07/03 14:28 UNIFORM PLACE 20 ALTOONA PA 99999999 459029 ~5137	Misc. Service Providers			(\$36.98)	\$1,906.82
7/3/2020	Check	UNCATEGORIZED	 0000000104		(\$47.00)	\$1,943.80
7/3/2020	242436 PIN PUR 07/03 12:06 AM EAGLE OUTFT ALTOONA PA 08215630 242436 ~5691	Retail Store			(\$85.89)	\$1,990.80

Date	Description	Category	Check	Deposits	Withdrawals	Balance
7/31/2020	Check	UNCATEGORIZED	 0000000001		(\$75.00)	\$2,064.83
7/30/2020	Check	UNCATEGORIZED	 0000000664		(\$35.00)	\$2,139.83
7/30/2020	603994 PIN PUR 07/29 18:17 TRACTOR SUPPLY # HUNTINGDON PA 99999999 60399-5599	UNCATEGORIZED			(\$42.19)	\$2,174.83
7/30/2020	QUARTERLY FEE PAYMENT 0000	UNCATEGORIZED			(\$650.00)	\$2,217.02
7/29/2020	63814 POS PUR 07/28 10:46 VZWLSS*IVR VB 800-9220204 GA 36712213 063814~4814	Telecommunications			(\$658.54)	\$2,867.02
7/28/2020	157772 PIN PUR 07/27 19:10 SHEETZ 0023 EVERETT PA 08081001 157772 ~5541	Fuel			(\$4.31)	\$3,525.56
7/28/2020	AAA LIFE INS PREM XXXXXX8873 ALAN	UNCATEGORIZED			(\$49.49)	\$3,529.87
7/28/2020	CenturyLink SPEEDPAY 314274159	UNCATEGORIZED			(\$54.53)	\$3,579.36
7/27/2020	33671 POS PUR 07/26 12:26 MIKE'S PLACE CLEARVILLE PA 1 033671 ~5812	Restaurants			(\$28.61)	\$3,633.89
7/27/2020	COMMWLTH OF PA ITS PAINSTPLAN XXXXX1990	UNCATEGORIZED			(\$75.00)	\$3,662.50
7/24/2020	Check	UNCATEGORIZED	 0000000660		(\$1,247.50)	\$3,737.50
7/24/2020	39000 CL CRESSLE DIR DEP 919	UNCATEGORIZED		\$3,343.08		\$4,985.00
7/23/2020	Check	UNCATEGORIZED	 0000000669		(\$50.00)	\$1,641.95
7/22/2020	Check	UNCATEGORIZED	 0000000645		(\$200.00)	\$1,691.95
7/21/2020	Credit One Bank Payment 0665	UNCATEGORIZED			(\$30.00)	\$1,891.95
7/21/2020	Check	UNCATEGORIZED	 0000000663		(\$117.30)	\$1,921.95
7/20/2020	Check	UNCATEGORIZED	 0000000668		(\$50.00)	\$2,039.25
7/20/2020	DISCOVER ARC PAYMENTS 666	UNCATEGORIZED			(\$92.00)	\$2,089.25
7/20/2020	Check	UNCATEGORIZED	 0000000662		(\$506.28)	\$2,181.25
7/17/2020	Check	UNCATEGORIZED	 0000000667		(\$193.49)	\$2,687.53
7/16/2020	Check	UNCATEGORIZED	 0000000661		(\$401.09)	\$2,881.02

Balances as of





Available Balance:

Ledger Balance:

Pending Transactions

Date	Description	Category	Check	Deposits	Withdrawals
8/10/2020	PROCESSING: 50002 POS PUR MILE LEVEL PIZZA BEDFORD PA V6023569 050002 ~5812	UNCATEGORIZED			(\$52.15)
8/10/2020	PROCESSING: 90019 POS PUR BEST WAY PIZZA H HUNTINGDON PA 75049964 09001~5812	UNCATEGORIZED			(\$19.19)
8/10/2020	PROCESSING: 125008 POS PUR SHEETZ 0023 EVERETT PA 08081001 125008 ~5542	UNCATEGORIZED			(\$70.03)

Transactions

Date	Description	Category	Check	Deposits	Withdrawals	Balance
8/7/2020	39000 CL CRESSLE DIR DEP 919	UNCATEGORIZED		\$4,242.17		\$4,518.37
8/6/2020	Check	UNCATEGORIZED	 0000000001		(\$1,247.50)	\$276.20
8/5/2020	18391 POS PUR 08/05 07:22 SQ *OIP HUNTINGD Huntingdon PA 00000000 01839-5812	Restaurants			(\$15.90)	\$1,523.70
8/5/2020	HARLAND CLARKE CHK ORDERS 1PSX71491321500	UNCATEGORIZED			(\$53.40)	\$1,539.60
8/4/2020	Check	UNCATEGORIZED	 0000000105		(\$47.00)	\$1,593.00
8/3/2020	433982 PIN PUR 08/02 11:07 SHELL SERVICE ST EVERETT PA 87169801 433982 ~5541	Fuel			(\$2.11)	\$1,640.00
8/3/2020	Check	UNCATEGORIZED	 0000000001		(\$75.00)	\$1,642.11
8/3/2020	12652 RECURRING 07/31 08:41 AUTOPAY/DISH NTW 800-333- 3474 CO 00010001 012-4899	Cable, Satellite, and Ot...			(\$173.79)	\$1,717.11
8/3/2020	Check	UNCATEGORIZED	 0000000001		(\$173.93)	\$1,890.90